

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)	
Ashley S Kutterna,)	Bankruptcy No. 23-10288-JCM
Debtor,)	
)	Chapter 7
Byrider Finance, LLC DBA CNAC,)	
Movant,)	Related to: Document No. 21
)	
v.)	
)	
Ashley S Kutterna, Debtor)	
Joseph B. Spero, Trustee)	
Respondents,)	

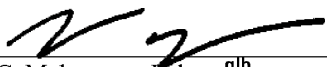
**ORDER ON MOTION FOR RELIEF FROM AUTOMATIC STAY AND
WAIVER OF 14-DAY STAY UNDER FED. BANKR. RULE 4001(a)(3)**

AND NOW, this 9th day of August, 2023, in said District, upon the Motion of Byrider Finance, LLC DBA CNAC for Relief from Automatic Stay.

This Court FINDS that Byrider Finance, LLC DBA CNAC, Movant herein, is a creditor of the estate by virtue of a certain Retail Installment Contract with the Debtor, secured by a 2014 Chevrolet Cruze, VIN: 1G1PC5SBXE7206399; that the Movant has not been adequately protected; that the Debtor has no equity in the collateral and that said collateral is of inconsequential value to the estate; and that the Movant is entitled to the relief prayed for in accordance with the terms set forth herein.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that Byrider Finance, LLC DBA CNAC be and is hereby granted relief from the Automatic Stay to take the necessary steps to repossess and liquidate its collateral referenced herein.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the 14-day stay imposed in Fed. Bankr. Rule 4001(a)(3) is waived.



John C. Melaragno, Judge ^{glb}
United States Bankruptcy Court

SIGNED
8/9/23 1:56 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Ashley S. Kutterna
Debtor

Case No. 23-10288-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 09, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2023:

Recip ID	Recipient Name and Address
db	+ Ashley S. Kutterna, 3107 Bird Drive, Erie, PA 16510-2729

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Christian M Rieger	on behalf of Debtor Ashley S. Kutterna criergerlaw@gmail.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC DBA CNAC pitecf@weltman.com
Joseph B. Spero	on behalf of Trustee Joseph B. Spero sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com
Joseph B. Spero	sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com;kmrougeux@sperolawoffice.com
Marta Elena Villacorta	

District/off: 0315-1

User: auto

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Date Rcvd: Aug 09, 2023

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Total Noticed: 1

on behalf of U.S. Trustee Office of the United States Trustee marta.villacorta@usdoj.gov

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7